

United States Bankruptcy Court
Western District of Michigan

In re:
Jill A. Malusek
John J. Malusek
Debtors

Case No. 15-05375-swd
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0646-1

User: parentka
Form ID: pdf017

Page 1 of 1
Total Noticed: 1

Date Rcvd: Oct 05, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 07, 2018.

db/db +Jill A. Malusek, John J. Malusek, 3806 Cornice Falls Drive, Apt. 3, Holt, MI 48842-8809

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 07, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 4, 2018 at the address(es) listed below:

Barbara P. Foley ecf@chpt13.com, chpt13@yahoo.com
Craig B. Rule on behalf of Creditor Mortgage Center LC F/K/A Mortgage Center LLC
bankruptcyMW@orlans.com, anhsom@gmail.com; ANHSOA@4stechnologies.com
Elizabeth M. Abood-Carroll on behalf of Creditor Mortgage Center LC F/K/A Mortgage Center LLC
bankruptcyMW@orlans.com, ANHSOA@4stechnologies.com; anhsoa@gmail.com
Ronald A. Zawacki on behalf of Debtor Jill A. Malusek Zawackilaw@yahoo.com
Ronald A. Zawacki on behalf of Debtor John J. Malusek Zawackilaw@yahoo.com
Ryan Byrd on behalf of Creditor Mortgage Center LC F/K/A Mortgage Center LLC
bankruptcy@orlans.com, ANHSOA@4stechnologies.com; anhsoa@gmail.com

TOTAL: 6

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF MICHIGAN**

In re:

JILL A MALUSEK
JOHN J MALUSEK
Debtor(s)

Case No. DL-15-05375

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Barbara P. Foley, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/30/2015.
- 2) The plan was confirmed on 02/04/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 06/30/2016, 03/14/2017.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 07/31/2018.
- 6) Number of months from filing to last payment: 34.
- 7) Number of months case was pending: 36.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$37,113.83.
- 10) Amount of unsecured claims discharged without payment: \$1,543.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$146,729.88
Less amount refunded to debtor	\$1,350.99

NET RECEIPTS:	\$145,378.89
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Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,200.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$10,910.76
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION:	\$12,110.76
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Attorney fees paid and disclosed by debtor:	\$2,000.00
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Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICREDIT FINANCIAL SERV	Secured	10,908.00	10,994.60	10,994.60	10,994.60	2,077.96
BANK OF AMERICA	Unsecured	2,944.00	2,906.44	2,906.44	2,906.44	67.76
BECKET & LEE LLP	Unsecured	1,913.00	1,892.69	1,892.69	1,892.69	44.24
COMENITY CAPITAL BANK/PAYPAL	Unsecured	3,106.00	3,106.00	3,052.97	3,052.97	72.47
JOURNEY CREDIT UNION	Unsecured	109.00	NA	NA	0.00	0.00
JOURNEY FEDERAL CREDIT UNION	Secured	5,806.00	5,805.61	5,401.96	5,401.96	844.37
JOURNEY FEDERAL CREDIT UNION	Unsecured	4,749.00	4,748.76	4,748.76	4,748.76	110.88
JOURNEY FEDERAL CREDIT UNION	Unsecured	4,923.00	5,237.87	5,237.87	5,237.87	122.08
JOURNEY FEDERAL CREDIT UNION	Secured	NA	16,444.00	0.00	0.00	0.00
JOURNEY FEDERAL CREDIT UNION	Secured	16,444.00	17,063.66	16,438.57	16,438.57	0.00
MORTGAGE CENTER LC	Secured	52,248.00	54,247.95	54,247.95	0.00	0.00
MORTGAGE CENTER LC	Secured	4,292.13	3,017.50	595.52	595.52	0.00
MORTGAGE CENTER LC	Secured	139,485.00	140,658.00	45,368.16	45,368.16	0.00
MORTGAGE CENTER LLC	Secured	NA	49.08	49.08	49.08	0.00
MORTGAGE CENTER LLC	Secured	57,144.00	57,192.76	25,980.15	25,980.15	0.00
MSU FEDERAL CREDIT UNION	Unsecured	4,988.00	4,924.54	4,924.54	4,924.54	114.80
PORTFOLIO RECOVERY ASSOC	Unsecured	1,700.00	1,675.00	1,675.00	1,675.00	39.20
PORTFOLIO RECOVERY ASSOC	Unsecured	497.00	496.58	496.58	496.58	11.48
U.S. BANK (KROGER)	Unsecured	1,434.00	NA	NA	0.00	0.00
WYNDHAM VACATION RESORTS	Secured	9,691.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$142,034.83	\$87,786.88	\$0.00
Mortgage Arrearage	\$644.60	\$644.60	\$0.00
Debt Secured by Vehicle	\$16,396.56	\$16,396.56	\$2,922.33
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$159,075.99	\$104,828.04	\$2,922.33
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$24,934.85	\$24,934.85	\$582.91

Disbursements:		
Expenses of Administration	<u>\$12,110.76</u>	
Disbursements to Creditors	<u>\$133,268.13</u>	
TOTAL DISBURSEMENTS :		<u>\$145,378.89</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/04/2018

By: /s/ Barbara P. Foley

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.